

WHAT IS CLAIMED IS

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1. A mobile phone unit with internal accounting for use in a phone network wherein the mobile phone unit internally calculates call charges and decrements call charges from a debit account, the mobile phone unit comprising:

first communication means for wireless communication in the phone network;

second communication means for communication with a host processor of a system provider in a debit phone system;

10 internal processing means in the mobile phone unit including a processor, a clock chip and memory for processing calls and call charges;

15 program means in the mobile phone unit including a complex billing algorithm and rate data for internally calculating call charges as calls are made, wherein the mobile phone unit internally calculates call charges and decrements call charges from a debit account in the mobile phone unit and wherein the mobile phone unit includes means for verification by a host processor that a phone use account amount has been added to the debit account.

20 2. The mobile phone unit of claim 1 wherein the program means further includes means for storing all charges as recorded data in the memory.

25 3. The mobile phone unit of claim 2 wherein the mobile phone unit has means for a communication session being initiated by a host processor at a time controlled by the system provider and communicating the record data of stored call charges from the

mobile phone unit to a host processor of a system provider.

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4. The mobile phone unit of claim 1 wherein the mobile phone unit has means for receiving an increase in the amount of the debit account in the mobile phone unit during a communication session with a host processor.

5. The mobile phone unit of claim 4 wherein the mobile phone unit has an RF transceiver and the communication session is established over the airways by RF signals.

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6. The mobile phone system of claim 11 wherein the mobile phone unit has control means for deactivating the mobile phone unit when the debit account is exhausted.

7. The mobile phone system of claim 16 wherein the mobile phone unit has paging means for establishing a communication link with the host processor unit when deactivated.

15 8. The mobile phone unit of claim 1 wherein the mobile phone unit has means for establishing a communication session with a transaction station and upon verification of a set payment account amount by the transaction station increasing the amount of the debit account in the mobile phone unit.

20 12 9. The mobile phone unit of claim 1 wherein the mobile phone unit has security means for securely receiving an account amount to be added to the debit account in the mobile phone unit.

13 10. The mobile phone unit of claim 9 wherein the security means includes code means for receiving encrypted account communications and decrypting the account communications.

25 9 11. The mobile phone unit of claim 8 wherein a

transaction station has means for communicating with a system user and with the mobile phone unit of the system user and verifying the authenticity of a transaction setting an account amount added to the debit account of the mobile phone unit. 9

5 10 12. The mobile phone unit of claim 11 wherein the mobile phone unit includes means for direct electronic coupling of the mobile phone unit with the transaction station.

10 13. The mobile phone unit of claim 1 wherein the mobile phone unit has communication means for communicating in a communication network through a wireless service provider.

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14. The mobile phone unit of claim 1 wherein the mobile phone unit includes a visual display and the program means generates a visual display of current debit account status in the visual display.

15 15. The mobile phone unit of claim 1 wherein the mobile phone unit is a hand-held device with the complex billing algorithm and rate data retained in the memory of the hand-held device.

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20 16. The mobile phone unit of claim 1 wherein the rate data comprises a rate table under control of the system provider and secure from a mobile phone unit user.

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17. The mobile phone unit of claim 1 wherein the complex billing algorithm includes a multiple factor accounting protocol.

25 18. The mobile phone unit of claim 17 wherein the multiple factor accounting protocol includes code means for factoring in call charges based on the location of the mobile phone unit in a multi-zone communication network.

19. The mobile phone unit of claim 17 wherein the multiple factor accounting protocol includes code means for factoring in call charges based on the location of the mobile phone unit when called.

5 20. The mobile phone unit of claim 17 wherein the multiple factor accounting protocol includes code means for factoring in call charges based on a location of a party being called.

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21. The mobile phone unit of claim 17 wherein the multiple factor accounting protocol includes code means for factoring in call surcharges and deductions based on a data content of a call.

10 22. The mobile phone unit of claim 17 wherein the multiple factor accounting protocol includes code means for classifying calls for calculating call charges based on a telephone number called from the mobile phone unit.

15 23. The mobile phone unit of claim 17 wherein the clock chip of the mobile phone unit is a real time clock chip and the multiple factor accounting protocol includes code means for calculating call charges based on the time of day of calls on the mobile phone unit.

20 24. The mobile phone unit of claim 23 wherein the phone unit has circuit means for deactivating the phone unit at a predetermined time and date.

25 25. The mobile phone unit of claim 12 in combination with a transaction station.

<sup>23</sup>  
26. The mobile phone unit of claim <sup>22</sup>24, wherein the transaction station is a stand alone unit electronically coupled to the phone unit.

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5 27. The mobile phone unit of claim 1 in combination with a host processor wherein the host processor has means for remote activation of the mobile phone unit.

25 28. The mobile phone unit of claim <sup>24</sup>27 wherein the host processor has means for remote programming of the mobile phone unit.

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